SO ORDERED.

SIGNED this 13 day of April, 2006.

LARRY E. KELLY
UNITED STATES CHIEF BANKRUPTCY JUDGE

United States Bankruptcy Court For The Western District Of Texas /Waco Division

RAY HENDREN, CHAPTER 13 TRUSTEE
8310 Capital of Texas Hwy North
Suite 475
Austin, TX 78731

Case Number 05-62070 LK Chapter 13

ORDER CONFIRMING THE PLAN AND VALUING CLAIMS TO BE PAID

IN RE: **CLARK EDWARDS OSBORN**
3345 SANTA FE AVE
KILLEEN TX 76543-4452

Debtor's SSN: XXX-XX-9920

THE CARLSON LAW FIRM
400 W JASPER
KILLEEN TX 76542

ORDER CONFIRMING THE PLAN AND VALUING CLAIMS TO BE PAID

It having been determined after Motion and Hearing that the Plan or, if applicable, the Amended Plan filed by the debtor(s) on August 25, 2005 complies with the provisions of Chapter 13 (11 U.S.C. Sec 1301, et seq), and with all other applicable provisions of Title 11 of the United States Code; and that all fees and charges to be paid before confirmation have been paid, this Court concludes that the Plan should be confirmed, therefore,

IT IS ORDERED THAT:

1. The plan be and it hereby is confirmed. Unless otherwise provided for in this Order said plan is to continue for no less than 48 months or until $25,920.00 is paid. However, if the Plan calls for payment of 100% of the outstanding unsecured debt, it shall continue for the greater of the number of months called for in the Plan or the period of time necessary to pay the total amount of payments directed in the Plan. In no event shall the duration of the plan exceed sixty (60) months.
2. Beginning thirty (30) days after the filing of the original Plan, and on the 5th day of each month thereafter until further order, the debtor(s) shall pay to the Trustee, Ray Hendren, Chapter 13 Trustee, P.O. Box 807, San Antonio TX 78293-0807, the sum of $540.00 for 48 months or until $25,920.00 is paid into the plan.

However, should the Debtor(s) become more than sixty (60) days delinquent in making such Plan payments to the Chapter 13 Trustee, then upon certification of such delinquency by the Chapter 13 Trustee, this case will be dismissed without further notice or hearing. Further, this Order is without prejudice to the right of any party to request an employer pay order at a subsequent date.

3. The Debtor(s) have agreed that the Plan of this proceeding shall require that all of the disposable income of the debtor(s) shall be submitted to the payment of creditors of this estate from the beginning date of the first payment until the Plan may be terminated, and that they will provide such information as may be requested by the Standing Trustee to exhibit the disposable income.

4. The Debtor(s) represent that, as of the date of the confirmation hearing, they will be current on all post-petition direct payments; and if they are not, they will not ask for confirmation; and that confirmation will preclude any right the debtor(s) may otherwise have to later seek a modification of the plan to deal with any pre-confirmation defaults on direct payments.

5. In addition, all secured creditors shall retain their liens to the extent that they are not avoided or modified by specific Court Order.

6. The claims which have been recited on the Trustee's Exhibit of Claims to be Paid and Valuation of Collateral are deemed allowed and are valued for distribution pursuant to this Order Confirming the debtor's(s') plan and other Orders of this Court.

Pursuant to Bankruptcy Rule 3002, claims not filed by the deadline to file proofs of claim shall be deemed disallowed and will not be paid by the Trustee except as otherwise allowed in this Order Confirming the Plan or other Order entered by the Court.

7. Notwithstanding 11 U.S.C. Sec 347 Unclaimed Property, a claim previously allowed may be disallowed pursuant to 11 U.S.C. Sec 502 for failure to maintain a current address with the United States Bankruptcy Clerk or negotiate Chapter 13 Trustee checks within the time limit specified on the check. Funds previously allocated by the plan for such disallowed claims will be paid to other allowed claims pursuant to the debtor's(s') Plan.

8. This Plan provides for concurrent payments to unsecured creditors, if applicable. The amount of the concurrent payments is based on the claims as allowed by the Order. Concurrent payments may be adjusted at any time by the Trustee without notice to parties based on administrative needs.

ORDER ON MOTIONS TO VALUE AND OBJECTIONS TO CLAIMS

Claim No.	Claimant	Disposition	Date Order Entered	Claim Type	Value / Claim	Int.
0023	ELIZABETH OSBOR	Direct Pay	03-09-2006	UNSECURED	4925.00	

DEBTOR(S) AGREED AT CONFIRMATION TO EXTEND THE PLAN TERM TO 48 MONTHS. THE NEW BASE AMOUNT IS $25,920.00.

Confirmation Recommended by:

/s/ Ray Hendren

RAY HENDREN CH13 TRUSTEE
8310 CAPITAL OF TX HWY N
SUITE 475
AUSTIN TX 78731-0000

Austin (512) 474-6309
Waco (254) 755-0277
Killeen (254) 634-1651

United States Bankruptcy Court For The Western District Of Texas /Waco Division

IN RE: **CLARK EDWARDS OSBORN**
3345 SANTA FE AVE
KILLEEN TX 76543-4452

Case Number: 05-62070 LK
Chapter 13

Debtor's SSN: XXX-XX-9920 Codebtor's SSN:

TRUSTEE'S EXHIBIT OF CLAIMS TO BE PAID AND VALUATION OF COLLATERAL

(Attachment to Order Confirming Plan for Cases Filed After October, 1991)

TO: DEBTOR(S) AND DEBTOR'S(S') ATTORNEY:

NOTICE IS HEREBY GIVEN of claims allowed and valued or claims "not filed" with the Trustee by the creditor named below in the amount set forth below, and of the intention of Ray Hendren, Chapter 13 Trustee, to pay the FILED claims, as classified.

Claim No.	Creditor Name and Address	Creditor No.	Account No.	Amount	Per Mo	Interest %
	THE CARLSON LAW FIRM 400 W JASPER KILLEEN TX	Classification:	ATTORNEY	1800.00	.00	.00%
0007	AAFES/MIL STAR/EXCHANGE PO BOX 740933 DALLAS TX 75374	136239 Classification: Comment:	6019440004909671 UNSECURED	64.74	.00	.00%
0008	AARONS RENTALS 1405 S FORT HOOD ST KILLEEN TX 76542	387149 Classification: Comment:	 UNSECURED NOT FILED	.00	.00	.00%
0033	ALLTEL 1 ALLIED DR BKRTCY DEPT 1269 B5F03 B LITTLE ROCK AR 72202-9918	239157 Classification: Comment:	00000506892 UNSECURED	2082.14	.00	.00%
0009	ANDERSON FINANCIAL NETWORK PO BOX 3427 BLOOMINGTON IL 61702-3427	187247 Classification: Comment:	7642 NOTICE ONLY	.00	.00	.00%
0010	BANK OF HOVEN 2101 W 41ST ST #34 SIOUX FALLS SD 57105	488847 Classification: Comment:	9828 UNSECURED NOT FILED	.00	.00	.00%
0011	BELL SOUTH 301 W BAY ST RM 29 EF 1 BST JACKSONVILLE FL 32202	024819 Classification: Comment:	7623 UNSECURED NOT FILED	.00	.00	.00%
0012	BELL SOUTH TENNESSEE 333 COMMERCE ST NASHVILLE TN 37201	249291 Classification: Comment:	2273 UNSECURED NOT FILED	.00	.00	.00%
0013	CAPITAL ONE BANK %TSYS DEBT MGMT PO BOX 5155 NORCROSS GA 30091	017223 Classification: Comment:	43TDM41713439722 UNSECURED CAPITAL ONE	1124.84	.00	.00%

Claim No.	Creditor Name and Address	Creditor No.	Account No.	Amount	Per Mo	Interest %
0014	CAVALRY PORTFOLIO SERVICES 7 SKYLINE DR 3RD FLOOR HAWTHORNE NY 10532	064143 Classification: Comment:	5054 NOTICE ONLY CINGULAR WIRELESS	.00	.00	.00%
0017	CAVALRY PORTFOLIO SERVICES 7 SKYLINE DR 3RD FLOOR HAWTHORNE NY 10532	064143 Classification: Comment:	06965054 UNSECURED AT&T WIRELESS/CINGUL	880.72	.00	.00%
0015	CBC GROUP PO BOX 4236 COLUMBUS GA 31904	149559 Classification: Comment:	9399 NOTICE ONLY PUBLIC SERVICES CELL	.00	.00	.00%
0016	CBS NATIONAL COLLECTION 250 E TOWN ST COLUMBUS OH 43215	371911 Classification: Comment:	2273 NOTICE ONLY BELLSOUTH TENNESSEE	.00	.00	.00%
0018	CMI 4200 INTERNATIONAL PARKWAY CARROLTON TX 75007-1906	127044 Classification: Comment:	5850 NOTICE ONLY TIME WARNER CABLE	.00	.00	.00%
0019	CONSUMER PORTFOLIO SERVICES PO BOX 57071 IRVINE CA 92619-7071	570710 Classification: Comment:	432419920 UNSECURED NOT FILED	.00	.00	.00%
0020	CREDIT BUREAU SYSTEMS INC 100 FULTON CT PADUCAH KY 42001-9004	033274 Classification: Comment:	7623 NOTICE ONLY BELL SOUTH	.00	.00	.00%
0021	DISH NETWORK 5701 S SANTA FE DRIVE LITTLETON CO 80120	049041 Classification: Comment:	1292 UNSECURED NOT FILED	.00	.00	.00%
0022	DIVERSIFIED ADJUSTMENT SERVICE 600 COON RAPIDS BLVD COON RAPIDS MN 55433	210699 Classification: Comment:	1870 NOTICE ONLY SPRINT PCS	.00	.00	.00%
0023	ELIZABETH OSBORN 101 PINEVIEW DR APT 5 BEEBE AR 72012	182689 Classification: Comment:	9920 PAY DIRECT W/DBTR AS DIRECT PAY CHILD SUPPORT ARREAR	4925.00	.00	.00%
0024	FAULKNER CIRCUIT COURT 801 LOCUST RM 15 CONWAY AR 72032	101199 Classification: Comment:	24 UNSECURED NOT FILED STATE TAX LIEN	.00	.00	.00%
0003	FRIEDMANS JEWELERS PO BOX 8025 SAVANNAH GA 31412	228327 Classification: Comment:	15253191D00014 SECURED JEWELRY	1000.00	.00	6.00%
2003	FRIEDMANS JEWELERS PO BOX 8025 SAVANNAH GA 31412	228327 Classification: Comment:	15253191D00014 UNSECURED PORTION JEWELRY	1795.80	.00	.00%
0025	HAWAIIAN CABLEVISION OF HILO 74-5605 LUHIA ST STE B1 HILO HI 96720	039273 Classification: Comment:	UNSECURED NOT FILED	.00	.00	.00%
0004	HFS FEDERAL CREDIT UNION 632 KINODLE ST HILO HI 96720	157497 Classification: Comment:	4143801 SECURED 89 CHEVY PU	4300.00	.00	9.00%
2004	HFS FEDERAL CREDIT UNION 632 KINODLE ST HILO HI 96720	157497 Classification: Comment:	4143801 UNSECURED PORTION 89 CHEVY PU	928.00	.00	.00%

United States Bankruptcy Court For The Western District Of Texas /Waco Division

IN RE: **CLARK EDWARDS OSBORN**
3345 SANTA FE AVE
KILLEEN TX 76543-4452

Case Number: 05-62070 LK
Chapter 13

Debtor's SSN: XXX-XX-9920 Codebtor's SSN:

TRUSTEE'S EXHIBIT OF CLAIMS TO BE PAID AND VALUATION OF COLLATERAL

(Attachment to Order Confirming Plan for Cases Filed After October, 1991)

Claim No.	Creditor Name and Address	Creditor No.	Account No.	Amount	Per Mo	Interest %
0032	JEFFERSON CAPITAL SYSTEMS PO BOX 23051 COLUMBUS GA 31902	099251 Classification: Comment:	0221493221/6380 UNSECURED PROVIDIAN	1014.29	.00	.00%
0026	MIDLAND CREDIT MGMT 8875 AERO DR STE 200 SAN DIEGO CA 92123	278468 Classification: Comment:	0069 NOTICE ONLY PROVIDIAN NATL BANK	.00	.00	.00%
0027	MILITARY FINANCIAL NETWORK INC 1403 FOULK RD #203 FOULKSTONE PLAZA WILMINGTON DE 19803	119009 Classification: Comment:	9333/0474 UNSECURED NOT FILED ORDER AVOIDING LIEN	.00	.00	.00%
0030	MILITARY LOANS PO BOX 44215 LAS VEGAS NV 89116	019887 Classification: Comment:	9920 UNSECURED ORDER AVOIDING LIEN	1854.00	.00	.00%
0029	NCO FINANCIAL SYSTEMS PO BOX 41423 PHILADELPHIA PA 19101-1423	179849 Classification: Comment:	2243 NOTICE ONLY SPRINT PCS	.00	.00	.00%
0028	NTL CREDIT SYS 11 E 36 ST NEW YORK NY 10016	452829 Classification: Comment:	9333 NOTICE ONLY MILITARY FINANCIAL	.00	.00	.00%
0002	PATRIOT LOAN COMPANY %SECURITY FINANCE 652 BUSH RIVER RD STE #206 COLUMBIA SC 29210	690129 Classification: Comment:	116410831 UNSECURED ORDER AVOIDING LIEN	1000.00	.00	.00%
0005	PIONEER MILITARY LENDING PO BOX 10487 KANSAS CITY MO 64111	150542 Classification: Comment:	1678283 UNSECURED ORDER AVOIDING LIEN	4492.60	.00	.00%
0031	PROFESSIONAL COLLECTION 5156 RIVER RD STE I COLUMBUS GA 31904-5800	208899 Classification: Comment:	4046 NOTICE ONLY WILLOW CR APTS	.00	.00	.00%
0039	PRUITT OSBORN 1916 PLEASANT LANE COPPERAS COVE TX 76522	226891 Classification: Comment:	 NOTICE ONLY	.00	.00	.00%
0034	ROSE REALITY 2126 E HWY 190 COPPERAS COVE TX 76522	087804 Classification: Comment:	9920 DEEMED DISALLOWED LATE FILED 12/20/05	.00	.00	.00%

Claim No.	Creditor Name and Address	Creditor No.	Account No.	Amount	Per Mo	Interest %
0035	SEA SERVICE BUREAU 18820 AURORA AVE N #205 SEATTLE WA 98133	012023 Classification: Comment:	0474 NOTICE ONLY MILITARY FIN NETWORK	.00	.00	.00%
0001	SECURITY FINANCE 652 BUSH RIVER RD STE 206 COLUMBIA SC 29210	125433 Classification: Comment:	1164/531 CLAIM WITHDRAWN	.00	.00	.00%
0036	SPRINT PCS PO BOX 219554 KANSAS CITY MO 64121-9554	048490 Classification: Comment:	1870 UNSECURED NOT FILED	.00	.00	.00%
0037	TIME WARNER CABLE 309 N COLLEGE KILLEEN TX 76540	236445 Classification: Comment:	5850 UNSECURED NOT FILED	.00	.00	.00%
0040	WELLS FARGO FINANCIAL ACCEPT PO BOX 28724 KANSAS CITY MO 64188	368159 Classification: Comment:	14552072/07031997 UNSECURED SUNSTAR ACCEPTANCE	7849.99	.00	.00%
0038	WILLOW CREEK APARTMENTS 3700 BUENA VISTA RD COLUMBUS GA 31905	102965 Classification: Comment:	4046 UNSECURED NOT FILED	.00	.00	.00%
0006	WORLD FINANCE CORPORATION 3941 VICTORY DR COLUMBUS GA 31903-3906	099319 Classification: Comment:	8001 UNSECURED NOT FILED ORDER AVOIDING LIEN	.00	.00	.00%

Pursuant to 11 U.S.C. 502(a), Rule 3007, and the Standing Order for Chapter13 case administration for Waco and Austin Divisions, the claims which have been filed as stated above have been deemed allowed and valued or "not filed" as set forth above, for purposes of distribution and the "FILED" claims shall be paid by the Trustee.

/s/ Ray Hendren

RAY HENDREN CH13 TRUSTEE
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AUSTIN TX 78731-0000

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